Black, who murdered his own son, is already eligible for parole.

In response to violent acts such as this, the Wisconsin legislature passed one of the nation's strongest unborn victims laws in 1998. However, even today, there is no federal law to prosecute criminals who kill unborn children. The Unborn Victims of Violence Act of 2001 would correct this injustice. Under this law, people like Glendale Black, who kill their unborn children, will be prosecuted in the same manner as if they had murdered someone who is already born.

I applaud my colleagues in the House for passing this important legislation as it will give unborn children a fundamental right—the right to live. Many of our forefathers fought and died to make this a basic right for all Americans. Today, the fight continues. I hope my colleagues in the Senate will join me in this fight and vote yes to the Unborn Victims of Violence Act of 2001.

## ROCKY BOY/NORTH CENTRAL MONTANA WATER SYSTEM

Mr. BAUCUS. Mr. President, I rise to voice my support for the Rocky Boy/ North Central Montana Regional Water System Act of 2001. I join Senator Burns, Representative Rehberg, and Governor Martz in recognizing the problem that the Chippewa Cree Tribe and other Montana residents in the surrounding area face in getting clean, affordable drinking water. The population of the Rocky Boy Reservation, which grew by over 40 percent in the last decade, is dangerously underserved. Many other residents in the North Central Montana area are completely without water service, and the problem is worsening because of the drought conditions plaguing our State. Many families must haul in their own water, or pay to have it delivered. This is just unacceptable.

Within the region, many homes can turn on the faucet in the kitchen or bathroom and see a black liquid come pouring out. Others are exposing their families to dangerously high levels of arsenic. I ask my colleagues if they would be willing to subject their husbands, wives, and children to these water quality issues? The situation has become so desperate that the current area water systems have "qualified" for the EPA's Significant Non-compliance list. I say again, this is unacceptable.

Without a reliable, accessible safe drinking water source, North Central Montana cannot diversify its economy or encourage future economic growth.

The Rocky Boy/North Central Montana Regional Water System Act would address these important water needs by constructing a Regional Water System. The system would involve fifteen participants, eight water districts, and six municipalities. It would cover a six-county region, and its service area would span more than 10,000 miles. By allowing current water systems to co-

operate under a larger regional framework, the proposal will allow for more efficient management.

For the Chippewa Cree Tribe, the Act would represent the fulfilment of a Water Compact which was ratified by the Montana Legislature and signed by President Clinton in December, 1999. The Compact guaranteed the Tribe a 10,000 acre feet water allocation from the Tiber Reservoir south of Chester. In order to honor this agreement, the Act authorizes the construction of a water treatment plant at Tiber Reservoir, along with the 50 miles of pipeline necessary to connect the Reservoir and the Reservation.

The Rocky Boy/North Central Montana Regional Water System Act is also extremely important to other Montana households as well in the area, in fact, it is important to over 7000 additional households. Fourteen off-reservation towns and counties have expressed their interest in the program by signing an Interlocal Agreement to create the North Central Montana Regional Water Authority. The Authority is the legal entity, required under Montana law, that will administer the non-tribal components of the regional system.

This project is important to me and to North Central Montana. Water is life and without it our communities cannot continue to flourish and grow. This region in Montana is economically very important to our state. But, if they don't have clean, safe water to drink, their economic future looks uncertain. How will their business continue to expand? How can you build new houses? The answer is simple. They will not and you cannot. Without water, all growth and progress stops.

That is why I will do everything I can to see that this project is authorized and funded.

## THE SAVINGS OPPORTUNITY AND CHARITABLE GIVING ACT OF 2001

Mr. SANTORUM. Mr. President, today, I rise on behalf of legislation which I have introduced with Senator Joe Lieberman, S. 592, The Savings Opportunity and Charitable Giving Act of 2001. Other bipartisan cosponsors of the underlying bill include Senators Hutchinson, Durbin, Brownback, Landrieu, Lugar, Bayh, Dewine, Miller, Kyl, Johnson, Bob Smith, Sessions, and Cochran. The amendment number is 655.

I am disappointed that we have not included in H.R. 1836 the key tax relief provisions of the President's Faith-Based Initiatives to expand charitable giving opportunities and incentives for all Americans and expansion of savings opportunities through Individual Development Accounts (IDAs) which President Bush also endorsed in his campaign and included in his budget. Just yesterday, in a speech at Notre Dame University, President Bush reaffirmed his vision and support for these initiatives in the effort to enable

the community renewal and poverty alleviation efforts throughout this country. I will continue to work with the President and my colleagues to create additional opportunities to advance this initiative this year.

Representatives J.C. WATTS, Jr. and TONY HALL have introduced a similar measure in the House of Representatives along with Speaker HASTERT, H.R. 7, the "Community Solutions Act of 2001." Charitable or Beneficiary Choice expansion, charitable donations liability reform, and other provisions will be introduced in the Senate, but on a separate track from the tax provisions which have already been introduced in S. 592 and reflect two-thirds of the President's initial faith-based proposals.

Success in today's new economy is defined less and less by how much you earn and more and more by how much you own—your asset base. This is great news for the millions of middle-class homeowners who are tapped into America's economic success, but it is bad news for those who are simply tapped out-those with no assets and little hope of accumulating the means for upward mobility and real financial security. This widening asset gap was underscored in a report issued earlier this year by the Federal Reserve. The Fed found that while the net worth of the typical family has risen substantially in recent years, it has actually dropped substantially for low-income families.

Statistics: For families with annual incomes of less than \$10,000, the median net worth dipped from \$4,800 in 1995 to \$3,600 in 1998. For families with incomes between \$10,000 and \$25,000, the median net worth fell from \$31,000 to \$24,800 over the same period. The rate of home ownership among low-income families has dropped as well. For families making less than \$10,000, it went from 36.1 percent to 34.5 percent from 1995 to 1998; for those making between \$10,000 and \$25,000, it fell from 54.9 percent to 51.7 percent.

How do we reverse this troubling trend? IDAs are the unfinished business of the Community Renewal and New Markets Empowerment initiatives which became law in December of 2000 and will increase job opportunities and renew hope in what have been hopeless places. But to sustain this hope, we must provide opportunities for individuals and families to build tangible assets and acquire stable wealth.

Our legislation is aimed at fixing our nation's growing gap in asset ownership, which keeps millions of low-income workers from achieving the American dream. Most public attention focuses on our growing income gap. Though the booming American economy has delivered significant income gains to the nation's upper-income earners, lower-income workers have been left on the sidelines. This suggests to some that closing this divide between the have-mosts and the have-leasts is simply a matter of raising